

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

James David Keyser and Denise Dunn Keyser

S.S. Nos.: xxx-xx-6556 and xxx-xx-5133

Mailing Address: 331 Gaither Ashley Road, Timberlake, NC 27583-

Case No. 09-81089

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on June 30, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: July 10, 2009

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

CH. 13 PLAN - DEBTS SHEET (MIDDLE DISTRICT - DESARDI VERSION)

Date: 6/19/09

Lastname-SS#: Keyser Refile-6556

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Creditor Name	Sch D #	Description of Collateral

SURRENDER COLLATERAL

Creditor Name	Description of Collateral

ARREARAGE CLAIMS

Creditor Name	Sch D #	Arrearage Amount	(See t)
			**
			**
			**
			**
			**
Citimortgage	2	\$1,548	**
US Bank	6	\$856	**
			**
			**

REJECTED EXECUTORY CONTRACTS/LEASES

Creditor Name	Description of Collateral

UTD - DON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
Citimortgage	2	\$1,005	N/A	n/a	\$1,005.00	House and Land
US Bank	6	\$543	N/A	n/a	\$543.00	House and Land
			N/A	n/a		
			N/A	n/a		

STD - SECURED DEBTS @ FMV

Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
CFCC	3	\$8,212	7.00	\$82	\$164.79	2004 Buick Rendezvous
			7.00			
			7.00			
			7.00			

STD - SECURED DEBTS @ 100%

Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
American General (EAE)	1	\$2,402	7.00	\$24	\$48.20	1994 Chevrolet 2500
Daimler Chrysler (EAE)	4	\$908	7.00	\$9	\$18.22	1997 Freightliner
			7.00			
			7.00			
			7.00			

ATTORNEY FEE (Unpaid part)	Amount	
Law Offices of John T. Orcutt, P.C.	\$2,700	
SECURED TAXES	Secured Amt	
IRS Tax Liens		
Real Property Taxes on Retained Realty		
UNSECURED PRIORITY DEBTS	Amount	
IRS Taxes	\$31,717	
State Taxes	\$1,500	
Personal Property Taxes		
Alimony or Child Support Arrearage		
CO-SIGN PROTECT (Pay 100%)	Int. %	Pay-off Amt
All Co-Sign Protect Debts (See*)		
GENERAL NON-PRIORITY UNSECURED		Amount**
DMI=		

PROPOSED CHAPTER 13 PLAN PAYMENT

\$ **\$2,537** per month for **60** months, then

\$ **N/A** per month for **N/A** months.

Adequate Protection Payment Period: **1.54** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

† = May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD (New_DeSardi) (9/24/08) © John T. Orcutt

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

\$15,058.00 in EAE for Female Debtor's obligations.

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CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

North Carolina Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

ChexSystems
Attn: Consumer Relations
7805 Hudson Road, Ste. 100
Woodbury, MN 55125

Dress Barn
Post Office Box 659704
San Antonio, TX 78265

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 26504
Raleigh, NC 27611-6504

American General
805 Madison Blvd.
Roxboro, NC 27573

DSO Solutions, Inc.
2828 N. Central Avenue
Phoenix, AZ 85004

Credit Bureau
Post Office Box 26140
Greensboro, NC 27402

Beneficial
Post Office Box 17574
Baltimore, MD 21297

Employment Security Commission
Attn: Benefit Payment Control
Post Office Box 25903
Raleigh, NC 27611-5903

NC Child Support
Centralized Collections
Post Office Box 900006
Raleigh, NC 27675-9006

Capital One
Post Office Box 70884
Charlotte, NC 28272

Equity One
11712 Jefferson Avenue
Suite M
Newport News, VA 23606

Internal Revenue Service**
Post Office Box 21126
Philadelphia, PA 19114-0326

Citimortgage
Post Office Box 183040
Columbus, OH 43218

Fasttruck
Post Office Box 5224
Lisle, IL 60532

Equifax Information Systems LLC
P.O. Box 740241
Atlanta, GA 30374-0241

Coastal Federal Credit Union
Post Office Box 58429
Raleigh, NC 27658-8429

Hale, Dewey, & Knight, PLLC
c/o Jacob Zweig
88 Union Avenue
Suite 700
Memphis, TN 38103

Experian
P.O. Box 2002
Allen, TX 75013-2002

Credit Bureau of Greensboro
Post Office Box 26140
Greensboro, NC 27402-0040

Home Depot
c/o MBGA Credit Center
Post Office Box 103047
Roswell, GA 30076-3047

Innovis Data Solutions
Attn: Consumer Assistance
P.O. Box 1534
Columbus, OH 43216-1534

Credit One Bank
585 South Pilot Street
Las Vegas, NV 89119

HSBC
Post Office Box 5218
Carol Stream, IL 60197

Trans Union Corporation
P.O. Box 2000
Crum Lynne, PA 19022-2000

Dell Financial
Post Office Box 4125
Carol Stream, IL 60197-4125

HSBC
Post Office Box 52530
Carol Stream, IL 60197

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Texaco
Post Office Box 790001
Houston, TX 77279-0001

NC Department of Revenue
c/o NC Department of Justice
Post Office Box 629
Raleigh, NC 27602-0629

US Attorney's Office
Middle District
Post Office Box 1858
Greensboro, NC 27502-1858

NC Department of Revenue
c/o Reginald S. Hinton
Post Office Box 25000
Raleigh, NC 27640-5000

US Bank
Post Office Box 79014
Saint Louis, MO 63179

NC Department of Revenue**
Post Office Box 1168
Raleigh, NC 27602-1168

Walmart/MCCGB
Post Office Box 103042
Roswell, GA 30076-3042

Neuse River Emergency Physicians
c/o NCO Financial Systems, Inc.
507 Prudential Road
Horsham, PA 19044

Person County Tax Collector
Post Office Box 1701
Roxboro, NC 27573

Personal Memorial Hospital
615 Ridge Road
Roxboro, NC 27573

Providian**
4900 Johnson Drive
Pleasanton, CA 94588

Superior Carriers
711 Jorie Boulevard
Suite 101 North
Oak Brook, IL 60523